

Fill in this information to identify the case:Debtor 1 Jeri Lynne SackettDebtor 2 John Paul Sackett
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Washington

Case number 17-13567**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as
Trustee of the Igloo Series IV TrustCourt claim no. (if known): 13Last 4 digits of any number you use to
identify the debtor's account:5 2 6 4**Date of payment change:**Must be at least 21 days after date
of this notice06/01/2020**New total payment:**\$ 1,942.01

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 353.45New escrow payment: \$ 626.33**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Jeri Lynne Sackett

First Name Middle Name Last Name

Case number (if known) **17-13567****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ D. Anthony Sottile

Signature

Date **5/8/2020**

Print:

D. Anthony Sottile

First Name Middle Name Last Name

Title **Authorized Agent for Creditor**

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email **bankruptcy@sottileandbarile.com**

Analysis Date: April 27, 2020

JOHN P SACKETT
JERI L SACKETT
12918 MUKILTEO SPEEDWAY STE C23
LYNNWOOD WA 98087

Loan:

Property Address:
2114 120TH PLACE SOUTHWEST UNIT A
EVERETT, WA 98204

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:		1,315.68	1,315.68
Escrow Payment:		353.45	626.33
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$1,669.13	\$1,942.01

Escrow Balance Calculation	
Due Date:	Sep 01, 2019
Escrow Balance:	(2,150.26)
Anticipated Pmts to Escrow:	3,181.05
Anticipated Pmts from Escrow (-):	516.66
Anticipated Escrow Balance:	\$514.13

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2019		405.86		*		0.00	405.86
Oct 2019		405.86		*		0.00	811.72
Oct 2019		405.86		*		0.00	1,217.58
Oct 2019			2,176.07	*		0.00	(958.49)
Oct 2019			2,120.72	*	County Tax	0.00	(3,079.21)
Nov 2019		680.00		*	Escrow Only Payment	0.00	(2,399.21)
Dec 2019		405.86		*		0.00	(1,993.35)
Dec 2019		405.86		*		0.00	(1,587.49)
Dec 2019			580.03	*	Forced Place Insur	0.00	(2,167.52)
Jan 2020		405.86		*		0.00	(1,761.66)
Jan 2020			259.26	*	Forced Place Insur	0.00	(2,020.92)
Feb 2020		756.88		*	Escrow Only Payment	0.00	(1,264.04)
Feb 2020		405.86		*		0.00	(858.18)
Feb 2020		340.00		*	Escrow Only Payment	0.00	(518.18)
Feb 2020			259.03	*	Forced Place Insur	0.00	(777.21)
Mar 2020		405.86		*		0.00	(371.35)
Mar 2020		340.00		*	Escrow Only Payment	0.00	(31.35)
Mar 2020		353.45		*		0.00	322.10
Mar 2020		340.00		*	Escrow Only Payment	0.00	662.10
Mar 2020			258.80	*	Forced Place Insur	0.00	403.30
Mar 2020			2,295.23	*	County Tax	0.00	(1,891.93)
Apr 2020			258.33	*	Forced Place Insur	0.00	(2,150.26)
					Anticipated Transactions	0.00	(2,150.26)
Apr 2020		2,827.60	258.33		Forced Place Insur		419.01

May 2020		353.45		258.33	Forced Place Insur	514.13
	\$0.00	\$9,238.26	\$0.00	\$8,724.13		

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 27, 2020

JOHN P SACKETT

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	514.13	1,103.94
Jun 2020	626.33	258.33	Forced Place Insur	882.13	1,471.94
Jul 2020	626.33	258.33	Forced Place Insur	1,250.13	1,839.94
Aug 2020	626.33	258.33	Forced Place Insur	1,618.13	2,207.94
Sep 2020	626.33	258.33	Forced Place Insur	1,986.13	2,575.94
Oct 2020	626.33	2,120.72	County Tax	491.74	1,081.55
Oct 2020		258.33	Forced Place Insur	233.41	823.22
Nov 2020	626.33	258.33	Forced Place Insur	601.41	1,191.22
Dec 2020	626.33	258.33	Forced Place Insur	969.41	1,559.22
Jan 2021	626.33	258.33	Forced Place Insur	1,337.41	1,927.22
Feb 2021	626.33	258.33	Forced Place Insur	1,705.41	2,295.22
Mar 2021	626.33	258.33	Forced Place Insur	2,073.41	2,663.22
Apr 2021	626.33	2,295.23	County Tax	404.51	994.32
Apr 2021		258.33	Forced Place Insur	146.18	735.99
May 2021	626.33	258.33	Forced Place Insur	514.18	1,103.99
	<u>\$7,515.96</u>	<u>\$7,515.91</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 735.99. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,252.65 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 514.13. Your starting balance (escrow balance required) according to this analysis should be \$1,103.94. This means you have a shortage of 589.81. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 7,515.91. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	626.33
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$626.33</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In Re:

Case No. 17-13567-MLB

Jeri Lynne Sackett
dba Sackett Construction LLC
John Paul Sackett

Chapter 13

Debtors.

Judge Marc Barreca

CERTIFICATE OF SERVICE

I certify that on May 8, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Steven M Palmer, Debtors' Counsel
spalmer@curtislaw-pll.com

Jason Wilson-Aguilar, Chapter 13 Trustee
courtmail@seattlech13.com

Office of the United States Trustee
USTPRegion18.SE.ECF@usdoj.gov

I further certify that on May 8, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Jeri Lynne Sackett
12918 Mukilteo Spdwy #608
Lynnwood, WA 98087

John Paul Sackett
12918 Mukilteo Spdwy #608
Lynnwood, WA 98087

Dated: May 8, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile

Authorized Agent for Creditor

Sottile & Barile, LLC

394 Wards Corner Road, Suite 180

Loveland, OH 45140

Phone: 513.444.4100

Email: bankruptcy@sottileandbarile.com